

**DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DIVISION OF INSURANCE
CODE ENFORCEMENT DIVISION
ACTIVITY AND DISCIPLINARY ACTION QUARTERLY REPORT
FINAL DISPOSITION**

April - June 30, 2001

- . SA (Settlement Agreement)
- . CO (Consent Order)
- . FD (Final Decision)
- . CP (Civil Penalty)
- . Bold Print Denote Summary Suspension
- . MC (Market Conduct Fee)

Licensee	License Type	Violation	Status	Final Disposition
Top O Michigan Ins. Agency, Inc.	Life, A&H, Limited Lines P&C	249(a) Licensee failure to respond	Closed	04/11/01 – SA; \$500 MC.
Allstate Ins. Co.	Life	2110(a) Senior discounts not provided to all qualified seniors; 2111(d) Senior discounts not provided to all qualified seniors	Closed	04/11/01 – CO; \$20,000 CP.
Pennsylvania Life Insurance Company	Life	438(3) Company failure to respond	Closed	04/23/01 – SA; \$1000 MC.
Wisda, James	Life, A&H, L L P&C, MLP&C	1207(1) Failure to timely remit money which agent holds in fiduciary capacity	Closed	04/25/01 – CO; Revocation; \$4,560 restitution to Prestige Pontiac-Oldsmobile.
Total Health Care	HMO	21050(1) Requirement of board of directors to approve the salaries of the insurer's directors and officers; 21063(2) Requirement of HMOs to file for approval all rate changes or contract changes	Closed	05/04/01 - CO; \$1000 MC.

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Licensee	License Type	Violation	Status	Final Disposition
Robinson, Culley J.	Public Adjuster	1224(3) Adjuster license, application, examinations, investigations, qualifications and restrictions; 1204(4) Lack of fitness or trustworthiness	Closed	05/03/01 – FD; Revocation.
Finkbeiner Ins. Agy.	Multiple Lines P&C	249(a) Licensee failure to respond	Closed	05/16/01 – FD; Revocation.
Freeman, Brent G.	Variable Contracts	1204(4) Lack of fitness or trustworthiness	Closed	05/29/01 – CO; Suspension.
Sedgwick Claims Management Ser.	Life, A&H	438(3) Company failure to respond	Closed	05/21/01 – SA; \$1000 MC.
Highlands Ins. Co.	P&C	416 Requirement by commissioner for an insurer to maintain a special deposit with the state treasurer	Closed	05/31/01 – CO; \$5000 CP.
Northwestern National Casualty Co.	P&C	416 Requirement by commissioner for an insurer to maintain a special deposit with the state treasurer	Closed	05/31/01 – CO; \$2000 CP.
NN Insurance Co.	P&C	416 Requirement by commissioner for an insurer to maintain a special deposit with the state treasurer	Closed	05/31/01 – CO; \$2000 CP.
Titan Insurance Co.	P&C	1341(3)(a) Failure to notify commissioner in writing of intention to enter into a transaction; (c) Transaction within a holding company system and rendering of services; 2026(2) Failure to maintain complete record of all complaints	Closed	06/26/01 – CO; \$3500 CP.

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Licensee	License Type	Violation	Status	Final Disposition
Sherman, Patrick W.	Life, A&H, MLP&C Variable Contracts	1204(4) Lack of fitness or trustworthiness	Closed	06/19/01 – FD; Revocation.